

**Niki Khindri**

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**From:** G Jackson <geannetta@gmail.com>  
**Sent:** Sunday, February 10, 2019 4:51 PM  
**To:** Ian J Brandt; Niki Khindri  
**Subject:** Fwd: Offer to purchase 123 West 131 Unit 4  
**Attachments:** OFFER TO PURCHASE 123 West 131 Unit 4.doc; Geannetta Jackson C&I Letter.pdf

FYI.

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----- Forwarded message -----

**From:** Richard Sauerhaft <[richsau@gmail.com](mailto:richsau@gmail.com)>  
**Date:** Mon, May 1, 2017 at 8:29 AM  
**Subject:** Offer to purchase 123 West 131 Unit 4  
**To:** <[ahaynes@halstead.com](mailto:ahaynes@halstead.com)>  
**Cc:** Lou Budetti <[Lou.Budetti@era.com](mailto:Lou.Budetti@era.com)>

Hello Ayo.

It sounds as if you had a good turnout for the Open House at 123 West 131 Unit 4, so we expect you to now present the offer to purchase made by Ms. Jackson last week.

Ms. Jackson and I discussed your request for additional financial information. Ms. Jackson contacted building management and determined the financial forms you provided are not in current use. She is now providing you with a Loan Commitment letter from Citibank, which should alleviate the need for your worksheet.

Between the Loan Commitment letter from Citibank and your previous conversations directly with her lender, you have all the financial background information you need to responsibly present our offer.

We look forward to hearing from you soon.

Best regards,

--

Richard Sauerhaft  
Licensed Real Estate Salesperson  
ERA Insite Realty / Bronxville  
cell: 914-882-1379  
off: 914-337-0900  
[richard.sauerhaft@era.com](mailto:richard.sauerhaft@era.com)



**ERA Insite Realty Services**

REAL ESTATE

## OFFER TO PURCHASE

**Presented Offer on:** April 27, 2017

**MLS #:** 16428698

**Property:** 123 West 131<sup>st</sup> St, Unit 4 New York, NY 10027

**Price:** \$444,000

**Closing Date:** As soon as possible

**Terms:** \$44,400 down payment, balance financed. Subject to mortgage approval.

Buyer has been Seller's rental tenant for 5+years. Seller to :

- 1) Pay any arrears or past due assessments
- 2) Pay Common Charges during the month of closing
- 3) Return Buyer's rental security deposit (\$1650)
- 4) Pay Buyer's Agent Fee (3%)
- 5) Pay Transfer Taxes

**Inclusions:** All contents of the unit, including appliances, lighting fixtures and window treatments.

**Exclusion:**

**Contingencies:**

**Seller(s):**

**Buyer(s):**

Geannetta Jackson  
123 West 131st Street Unit 4  
New York City, NY 10027

Email:

Email: geannetta@gmail.com

**Seller(s) Attorney:**

**Buyer(s) Attorney:**

**Laura C Browne**  
1938 Williamsbridge Road  
Bronx, NY 10461

**Ofc:**

**Ofc:** 347-882-0033

**Fax:**

**Fax:** 347-851-4096

600 North Broadway, White Plains NY, 10603 • Office: (914) 949-9600 • Fax: (914) 946-4516

120 Kraft Ave, Bronxville, NY, 10708 • Office: (914) 337-0900 • Fax: (914) 337-0932

635 Commerce Street, Thornwood, NY 10594 \* Office: (914) 769-6777 \* Fax: (914) 769-6777

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# ERA Insite Realty Services

**Listing Agent:**

Ayo Haynes  
Halstead Properties

**Cell:** (212) 381-2387

**Ofc:**

**Fax:**

**Email:** [ahaynes@halstead.com](mailto:ahaynes@halstead.com)

(Agent ) License #  
( Broker )License #

**Email:** [laura@laurabrowneattorney.com](mailto:laura@laurabrowneattorney.com)

**Buyer(s) Agent:**

Richard Sauerhaft  
**ERA Insite Realty Service**  
600 N. Broadway  
White Plains, NY 10603

**Cell:** 914-882-1379

**Ofc:** 914-949-9600

**Fax:** 914-946-4516

**Email:** Richard.Sauerhaft@era.com

( Agent )License # 10401297711  
ERA Insite License # 109924767

600 North Broadway, White Plains NY, 10603 • Office: (914) 949-9600 • Fax: (914) 946-4516

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April 28, 2017



Geannetta Jackson  
123 West 131st Street Unit 4  
New York City, NY 10027

RE: Loan No. 001124449297

Dear Geannetta Jackson:

We are pleased to advise you that an underwriter has reviewed your loan application, and your mortgage loan has been conditionally approved. Congratulations on receiving your mortgage loan commitment! You will receive final loan approval once the conditions listed on the enclosed *Required Documents/Conditions List* have been met, provided you maintain your continued credit worthiness, and can provide acceptable collateral for the mortgage loan.

To ensure the prompt completion of your loan request, please return the items listed on the *Required Documents/Conditions List* within 5 days, or for pre-approval loans with no property yet identified, immediately upon receipt of a fully executed Purchase Agreement.

You may use any of the following methods to return your documents along with the enclosed Document Coversheet:

Fax to: 1-866-583-9461

Email to: [CitiLoanDocs@Citi.com](mailto:CitiLoanDocs@Citi.com)

Mail using the enclosed self-addressed envelope or send to:

CITI  
MC2197 BSC  
PO Box 6205  
Sioux Falls, SD 57117-9893

We are delighted to have you as a Citibank client and appreciate being your lender of choice.

Citibank, N.A.  
NMLS # 412915

### Basic Terms of Your Loan

#### LOAN SUMMARY

Loan Amount: \$399,600.00  
Product: 30 Year Fixed  
Loan Term: 360 months  
Initial Interest Rate: 4.250%  
Initial Monthly P&I Payment: \$1,965.79

Total Points: 0.250%  
Loan Purpose: Purchase  
Rate Commitment Option ("RCO"): 120 Day Float Pre-Approval  
Rate Lock Expiration Date: NA  
Commitment Expiration Date: 08/28/2017

#### PROPERTY INFORMATION

Property Address: Pre-Approval  
NEW YORK CITY, NY 10027  
Property Type: Condominium  
Occupancy: Primary Residence  
Sales Price/Est. Value: \$444,000.00

Your conditional approval is subject to the terms in the Important Disclosures About Your Loan brochure found in your Welcome Package.

Under federal law, no later than three business days before your loan closing, you must receive a Closing Disclosure that discloses the Annual Percentage Rate (the "APR") and other information about the costs of your loan. If, after the Closing Disclosure has been delivered to you, your APR increases by more than the tolerances permitted under federal law, we will send you a revised Closing Disclosure. This will result in a new waiting period, and your loan cannot close until 3 business days have elapsed from the time you receive this revised Closing Disclosure.

Your Closing Disclosure will also include your scheduled loan closing date. If your loan does not close on that date, certain loan costs and fees may increase. If that occurs, we reserve the right to cancel your loan Commitment, and we may require you to re-start the loan process.

For TTY Services: Dial 711 from the United States or 1-866-280-2050 from Puerto Rico.

MB5255Z Non Co-Op C&I - Retail

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Rev. 03/2015

JD - 00046

## Document Coversheet

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To ensure proper routing, please use this coversheet when faxing, emailing or mailing documents to Citibank.

FAX: 866-583-9461

Email: [CitiLoanDocs@Citi.com](mailto:CitiLoanDocs@Citi.com)

Mail using the enclosed self-addressed envelope or send to:

CITI  
MC2197 BSC  
PO Box 6205  
Sioux Falls, SD 57117-9893

From:

Date:

Citibank Loan #: 001124449297

If Faxing, No. of Pages (including coversheet):

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Please identify the documents you have enclosed with this Coversheet:

<input type="checkbox"/>	_____
<input type="checkbox"/>	_____
<input type="checkbox"/>	_____
<input type="checkbox"/>	_____
<input type="checkbox"/>	_____
<input type="checkbox"/>	_____
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<input type="checkbox"/>	_____
<input type="checkbox"/>	_____
<input type="checkbox"/>	_____
<input type="checkbox"/>	_____



## New York Commitment Rider

Geannetta Jackson

RE: Loan No. 001124449297

**Entity Making Commitment:** Citibank, N.A.

### Termination or Cancellation of Private Mortgage Insurance

If this commitment letter indicates that private mortgage insurance will be required, you may terminate this insurance when the unpaid principal amount of the real estate loan represents 75% or less of the real estate's appraised value at the time the loan was made.

☐ If checked, your mortgage is on a single family dwelling that is your primary residence and is eligible under federal law for earlier termination of private mortgage insurance. Prior to closing you will be provided with additional information explaining how the federal law may affect your private mortgage insurance.

**Assumption:** Someone buying your house:

☒ May not assume your loan

☐ May assume your loan under certain conditions:

**Fees and Charges Payable at Commitment:** None

### Documentation

The following is a list of information and conditions that we may require you to produce and/or satisfy prior to closing your loan, if applicable:

☒ Title report and insurance, property survey (if required by the title insurance or guarantee issuer to issue an acceptable policy), copy of certificate of occupancy for use, satisfactory final inspection (if new construction), evidence of appropriate hazard insurance, evidence of flood insurance as appropriate, master policy insurance certificate (if applicable in the case of condominiums), termite inspection report, radon test report, well water test report, and septic inspection report.

☐ Proprietary lease, recognition agreement, pledge of shares of stock, warranty and representation that no outstanding claims against the proprietary lease or stock will exist at closing, and copy of certificate of occupancy and title policy for the entire building if conversion has occurred within the last six months.

**BY:** Antwan Johnson/1431579

(Lender's Signature)

**DATE:** 04/28/2017

**Its:** Mortgage Representative

Please indicate your acceptance of this Commitment by signing it and returning it to us no later than 7 calendar days after the date of the commitment.

**If you sign this commitment, and you do not close this loan in accordance with the described terms, you may lose some or all of the fees or charges you have paid.**

GEANNETTA JACKSON

Date

Date

Date

Date

001124449297